

EXHIBIT J

January 7, 2014

John Repicci M. D.
120 Deer Run
Williamsville, N. Y

Christopher Jarvis
402 Bayou Vista
Southlake, TX 76092

Dear Chris,

As you are well aware, I am having great difficulties with the IRS over the insurance policies I purchases from Lincoln and Mass Mutual. Please clarify several issues for me.

Are the policies term or whole life? I had no intention to spend my pension money on a bet with an insurance company that both my wife and I would be dead at age 86. As noted from the enclosed paper I signed, I had no interest in a policy that ended at age 86. Also, the other enclosed paper indicated the insurance would be in force until over age 100.

Please send me the following information for the Lincoln and Mass Mutual policies.

What is the face value of the policies.

What is the date of initiation of each policy.

What was the cost and how much was paid on each policy.

What can be done to insure the policies are whole life and not term at age 86.

What is the status of each policy at this time.

I have received a bill from the IRS which has taken issue with our tax payment and demanded a significant payment this month as a penalty.

Please fax to my house the information following which we can have an phone converstion.

Sincerely yours,

John Repicci M.D.